

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nancy Munro  
 Albert Munro, Jr.  
 Debtors

Case No. 17-16028-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db/jdb	Nancy Munro, Albert Munro, Jr., 3823 Schuylkill Rd, Spring City, PA 19475-1529
13979345	Allied Interstate LLC, PO Box 361445, Columbus, OH 43236-1445
13979349	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
13979353	Keystone Health Plan East, PO Box 11855, Newark, NJ 07101-0020
13979356	One Main Financial, 34 Glocker Way, Pottstown, PA 19465-9655
13979357	PECO, PO Box 13439, Philadelphia, PA 19101-3439
13979360	Waste Management of Southeastern PA, PO Box 13577, Philadelphia, PA 19101-3577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Jan 13 2018 01:54:26 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 13 2018 01:53:23 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 13 2018 01:54:14 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13979346	EDI: GMACFS.COM Jan 13 2018 01:43:00 Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
13979347	+E-mail/Text: broman@amhfcu.org Jan 13 2018 01:54:00 American Heritage Federal Credit Union, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
13979348	EDI: RCSFNBMARIN.COM Jan 13 2018 01:43:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
13979350	EDI: RMSC.COM Jan 13 2018 01:43:00 HH Gregg, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
13979351	EDI: WFNNB.COM Jan 13 2018 01:43:00 HSN, PO Box 659707, San Antonio, TX 78265-9707
13979352	EDI: IRS.COM Jan 13 2018 01:43:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13979354	EDI: MERRICKBANK.COM Jan 13 2018 01:38:00 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
13979355	EDI: WFNNB.COM Jan 13 2018 01:43:00 New York & Company, Commenity, PO Box 659728, San Antonio, TX 78265-9728
13979358	E-mail/Text: jennifer.chacon@spservicing.com Jan 13 2018 01:55:10 Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
13980777	+EDI: RMSC.COM Jan 13 2018 01:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13979359	EDI: VERIZONWIRE.COM Jan 13 2018 01:43:00 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

JAMES W. ZERILLO on behalf of Debtor Nancy Munro jameszerillo@gmail.com,  
 G28910@notify.cincompass.com  
 JAMES W. ZERILLO on behalf of Joint Debtor Albert Munro, Jr. jameszerillo@gmail.com,  
 G28910@notify.cincompass.com

District/off: 0313-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Jan 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank  
National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust  
2007-HE2, Asset-Backed Certificates Series 2007-HE2 bkgroup@kmlawgroup.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Nancy Munro</u>	Social Security number or ITIN	<b>xxx-xx-0068</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Albert Munro, Jr.</u>	Social Security number or ITIN	<b>xxx-xx-6547</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-16028-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nancy Munro

Albert Munro, Jr.

1/11/18

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**